



Determining Household Size & Zero Income

Traditional Family

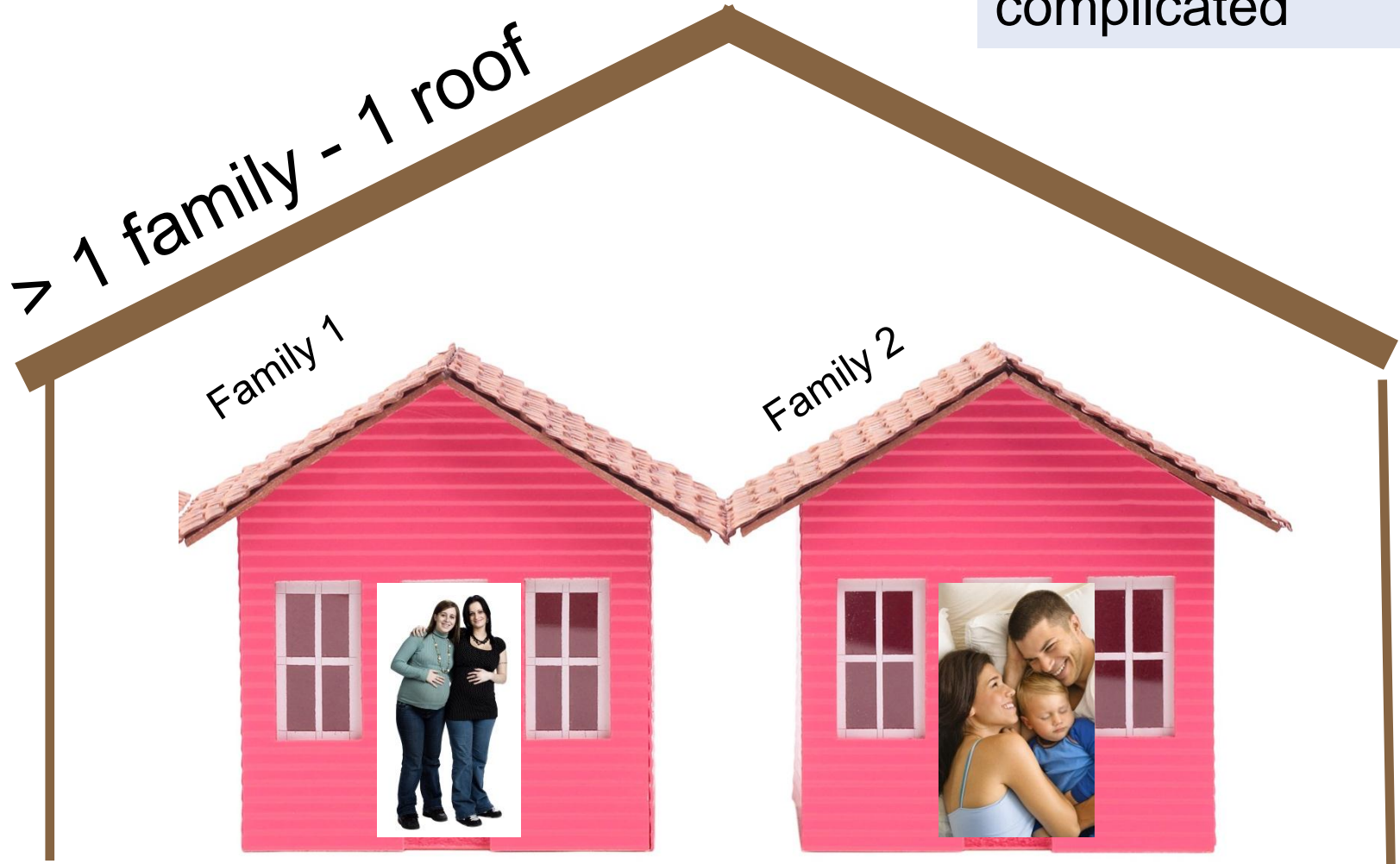
- All income
- Count all family members

1 family - 1 roof



Non-Traditional Family:

Figuring income & HH size is more complicated



How do we look at this?

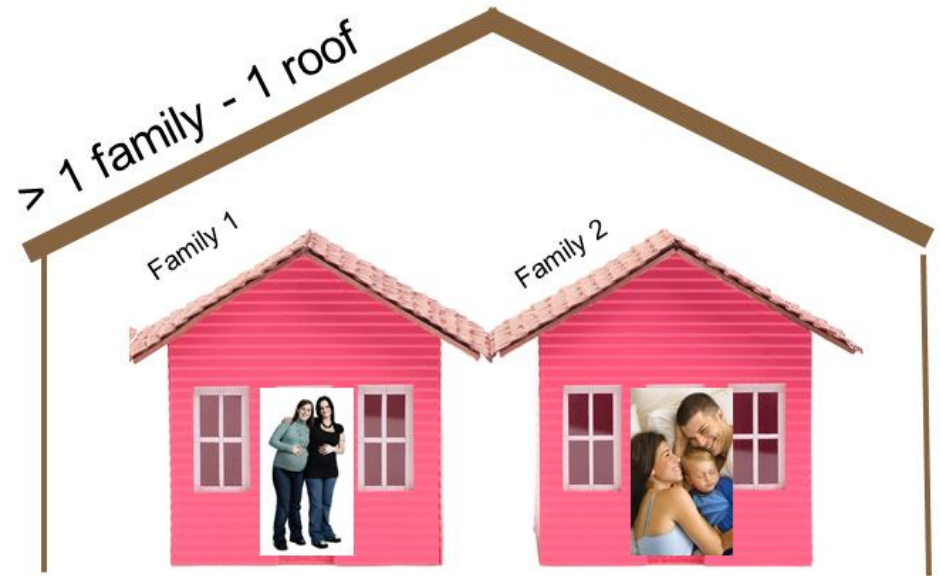
**Need to
determine if:**

Individual Families?

Or

Combined Household?

Non-Traditional Family:





Individual Families & Combined Household

- ▶ **Definition:** are related or non-related individuals living together as an economic unit.
- ▶ It is important to determine the size correctly in order to assess income eligibility
- ▶ Remember to count the unborn in the family size

USDA Guidance



► To be an **Individual Family**:

► The family must have a source of income



► Income must be adequate to sustain the economic unit



Potential Income Sources – Families may have



- ▶ Monetary Compensation
 - ▶ Wages, Salary, Commissions or Fees
- ▶ Net Income from farm and non-farm self-employment
- ▶ Social Security and Disability Benefits
- ▶ Public Assistance or Welfare Payments
 - ▶ SNAP, Subsidized Housing, Energy Assistance, ADC, Medicaid
- ▶ Unemployment Compensation
- ▶ Alimony or Child Support
- ▶ Regular contributions from persons not living in the household
- ▶ Private Pensions or Annuities
- ▶ Net Royalties
- ▶ Other Cash Income
 - ▶ Withdrawals from savings, investments and trust accounts

Adequacy of Income



- ▶ Adequacy of income, not whether someone receives any in-kind benefits is the determining factor for individual families
 - ▶ IN-KIND BENEFITS – are NOT counted as a source of income
 - ▶ This includes benefits with monetary value received in place of money for services rendered
 - ▶ Examples: housing, utilities, vehicles, food and gas provided or paid by employer



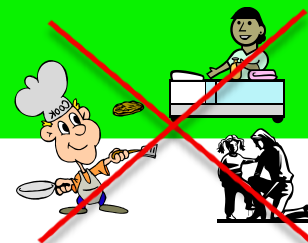
USDA Guidance for In-Kind Services



When multiple families live together



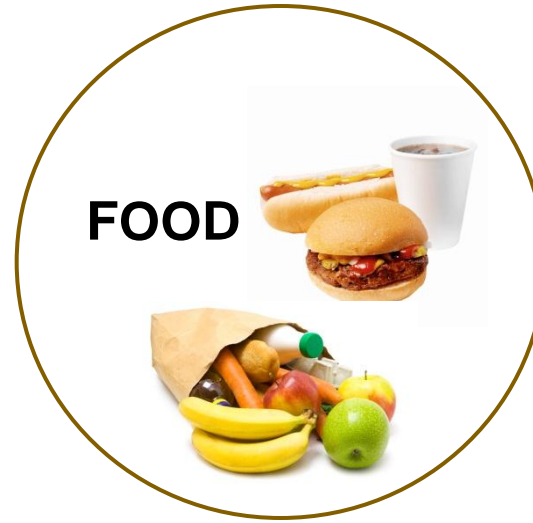
In-Kind services such as day care, nanny services
or cooking and cleaning
in exchange for housing and food



Does **NOT** make the client an individual family.

USDA Guidance - Individual Families

- ▶ Income must be adequate to pay for basic living costs
- ▶ Nebraska has determined basic living costs to be:



Important!!!!!!

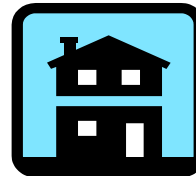
- ▶ To be an individual family, they must have their own source of income used to pay for....



Individual Families vs Combined Households

- ▶ When multiple families are living together, determine if they are individual families or combined households

- ▶ **Individual Families**



- ▶ Must use their own source of income to cover basic living expenses (food and housing)

- ▶ **Combined Households**



- ▶ Receive support from others living under the same roof to cover basic living expenses (food and/or housing)

Tell me more about who in your household pays for these items




**Source of
Income?**


Housing

A large graphic featuring a house silhouette composed of various US dollar bills (one, five, and ten dollar bills). To the right of the house, a single lightbulb is shown resting on a one-dollar bill. The entire graphic is enclosed within a thin gold circular border.

FOOD

A collage of food items including a hot dog, a burger, a cup of soup, a paper bag of chips, and various fruits like bananas, apples, and carrots. The word "FOOD" is written in large, bold, black capital letters to the left of the food items. The entire collage is enclosed within a thin brown circular border.

Gas

A photograph of a woman with brown hair, wearing a light blue long-sleeved shirt and pink cargo pants, smiling as she inserts a green gas nozzle into the fuel tank of a white car. The scene is set in a gas station with other vehicles and buildings visible in the background.

Other

A pile of crumpled clothes in various colors (orange, pink, blue, grey, and patterned) next to a black mobile phone, representing 'Other' items.

A photograph of a young child with dark skin and curly hair, crawling on a white surface. In front of the child are colorful alphabet blocks arranged to spell out 'CHILD CARE'. The entire image is framed by a large, thin, gold-colored circle.

Steps for Determining Individual Families vs Combined Households

Ask

- *How many* people live with you including family, friends, boyfriend/girlfriend?
- Does that include anyone besides you, your children and significant other?

Show

- If a Non-Traditional Family....
- Show the client the *circle chart* and have client explain who pays for food and housing.

Determine

- A Family paying for own food and housing = *individual family*
- Someone else paying for food and/or housing = *combined household*

Proceed

- Proceed with income assessment path questions



Individual Families

- Client pays for own food and housing
- Client shares living expenses equally with others
- Homeless-lack a fixed night time residence or living in a shelter
- Student living at school paying own food and housing
- Income: Count only the income for the Individual Family



Combined Households

- Others pay for client's food and/or housing
- Money is combined and expenses are paid (not equal amounts)
- Living permanently with others and not paying for own food and/or housing
- Student living at school and someone else paying for student's food and/or housing
- Foster child or teen that has been adopted
- Income: Count all income for the combined household



Households of One

- Foster Child under age of 5
- Foster Teen
- Income: Count only the money received from the state and any money the foster teen may have coming in

Question

- ▶ What do you do when parents of teens do not want to give their income information when their pregnant teen applies for WIC?
- ▶ We would not be able to enroll the pregnant teen without the parents' income information
- ▶ Must count parents' income unless you determine the pregnant teen is an Individual Family

Statement of Status

- ▶ Completed by pregnant and postpartum teens under the age of 19
- ▶ The answers on the statement of status has no impact on family size for WIC
- ▶ By Nebraska law, teens under age 19 are minors. For WIC claims/fraud purposes, the parents would be responsible for repaying WIC

**STATEMENT OF STATUS FOR PURPOSE OF ENROLLMENT
DECLARACION DE ESTADO CON EL PROPOSITO DE INSCRIPCION**

(Client's Name) _____

Please check those items listed below which describe your situation:

Por favor cheque las declaraciones que siguen, las cuales describen su situación:

☐ I am currently residing in a foster home or other placement through Department of Health & Human Services. Foster Parent(s) Name: _____
Actualmente estoy viviendo en un hogar tutelar u otro alojamiento bajo el Departamento de Salud y Servicios Humanos de Nebraska.

☐ I am no longer living with my parents or legal guardian, and I am no longer receiving any financial support from them for my living expenses.
Parent/Guardian Name(s) _____
Yo ya no vivo con mis padres o tutor legal y ya no estoy recibiendo ninguna ayuda financiera de ellos para mis gastos de manutención. Nombre(s) Padre/Tutor _____

☐ I have no legal guardian.
No tengo tutor legal.

☐ I am living with my parents or legal guardian and am receiving financial support from them for my living expenses. Parent/Guardian Name(s) _____
Estoy viviendo con mis padres o tutor legal y estoy recibiendo ayuda financiera de parte de ellos para gastos de manutención. Nombre(s) Padre/Tutor _____

☐ Am living with parents or legal guardian, but I am not receiving any financial support from them for my living expenses. Parent/Guardian Name(s) _____
Estoy viviendo con mis padres o tutor legal, pero no estoy recibiendo ninguna ayuda financiera de parte de ellos para mis gastos de manutención.
Nombre(s) Padre/Tutor _____

☐ I am married
Estoy casado(a)

I certify that the information I have provided is correct to the best of my knowledge. Program officials may verify the information on this form. I understand that intentionally making a false or misleading statement or intentionally misrepresenting, concealing, or withholding facts may result in paying the State Agency in cash, the value of food benefits improperly issued to me and may subject me to civil or criminal prosecution under State and Federal law.

Yo certifico que la información que he provisto es correcta, según lo que yo se. Los oficiales del Programa pueden verificar la información en esta forma. Yo entiendo que el intencionalmente hacer falsas o engañosas declaraciones o el intencionalmente mal representar, esconder o retener hechos, puede resultar en que yo deba pagar a la Agencia del Estado, en efectivo, el valor monetario de los beneficios de alimentos impropriamente concedidos a mí y que se me podrá sujetar a prosecución civil o criminal bajo las Leyes Estatales o Federales.

Dated: _____ Signature
Fechado en _____ Firma
(month, day) (year)

Dated: _____ Staff Signature
(month, day) (year)



CHILD LIVING IN ANOTHER HOME

***NOTE:** IN CASES WHERE CLIENTS ARE SHARING CUSTODY OR HAVE JOINT CUSTODY, IT IS UP TO THE PARENTS TO DECIDE WHICH HOUSEHOLD THE CHILD WILL BE COUNTED IN.

IF THE CLIENT HAS FULL CUSTODY OF A CHILD LIVING IN ANOTHER HOME...

COUNT THE CHILD AS PART OF THE HOUSEHOLD THAT HAS CUSTODY

IF CLIENT SHARES OR HAS JOINT CUSTODY OF A CHILD LIVING IN ANOTHER HOME...

THE CHILD CAN ONLY BE COUNTED IN ONE HOUSEHOLD*

IF THE CLIENT IS CARING FOR A CHILD IN THE ABSENCE OF BIOLOGICAL PARENT... EX: ABANDONMENT, MOM IN JAIL, REHAB, ETC.

COUNT THE CHILD AS PART OF THE HOUSEHOLD THE CHILD IS LIVING AT

IF THE CLIENT HELPS PAY SUPPORT FOR A CHILD LIVING IN ANOTHER HOME...

DO NOT COUNT THE CHILD AS PART OF THE HOUSEHOLD

PRACTICE SCENARIOS

Randi Rents & Baby Max



Household Size Assessment



**Randi Rents
& Baby Max**

How many people live with you...? ____

Who pays for these pictured items? ____



Household Size Assessment



Randi Rents
& Baby Max

Individual Family: 2 people

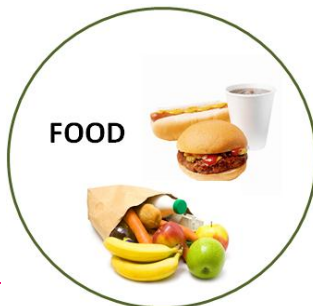


OWN SOURCE INCOME

(works at mall)



(pays parents for housing)



(buys own food)

Pam Pizza & 2 year old son Eric



Household Size Assessment



**Pam Pizza
& Eric**

How many people live with you...? _____

Who pays for these pictured items? _____



Household Size Assessment



**Pam Pizza
& Eric**

Combined Household: 3 people

(Pam, Eric and Sister)

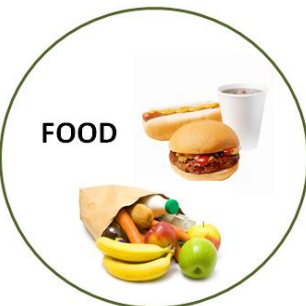


**OWN SOURCE
INCOME**

(own money)



(sister paying for housing)



(pays for her own food)

Candy Cash

(pregnant)



Casey & Chance



Household Size Assessment



How many people live with you...? ____



**Candy Cash (pregnant)
& Boyfriend**



Casey & Chance



Individual Family: 5 people

Candy, Boyfriend, Chance, Casey, and Unborn



TRADITIONAL FAMILY

Betty Benefits



Household Size Assessment

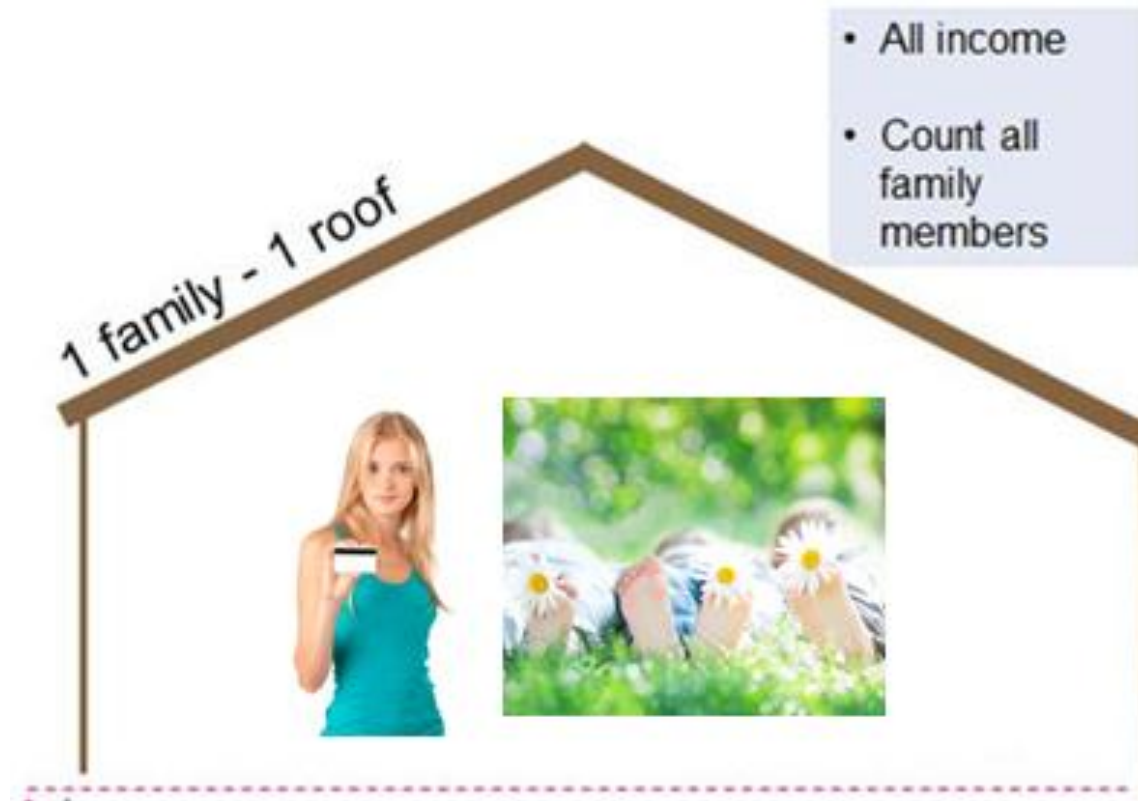


How many people live with you...? ____



Individual Family: 4 people

Betty + 3 children



Household Size Assessment



Who pays for these pictured items? _____





Individual Family: 4 people

(Betty, Ben, Breanna and Brett)

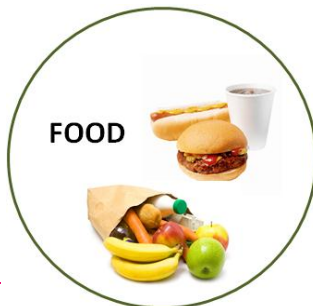


OWN SOURCE INCOME

(Subsidized Housing and SNAP)



(Subsidized Housing)



(SNAP)

Henry Homeless

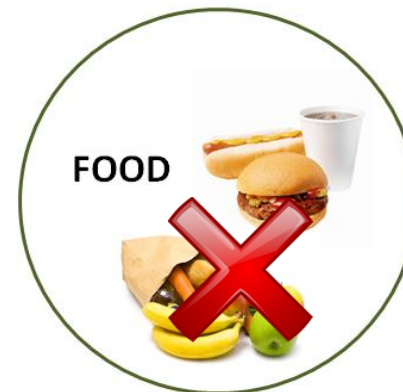


Household Size Assessment



How many people live with you..? ____

Who pays for these pictured items? ____



Henry Homeless



Individual Family – 2

(Henry and Heather)



**OWN SOURCE
INCOME**

(Just lost job)

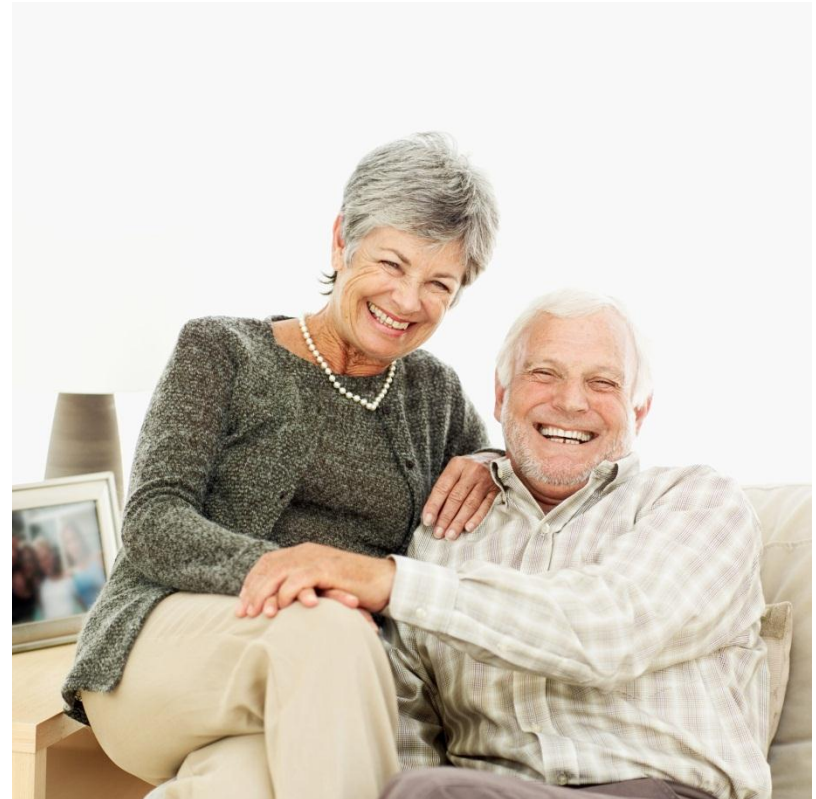


(Living with friend)

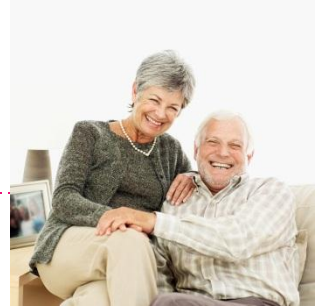
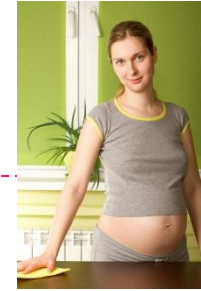


(Food Pantry)

Kelsey Kindly

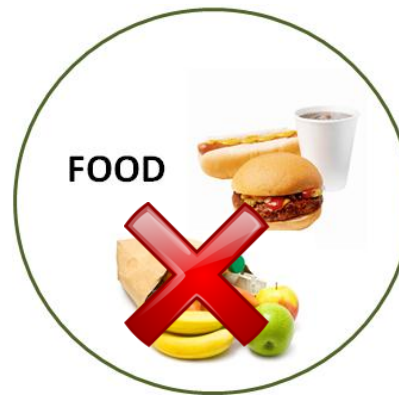


Household Size Assessment



How many people live with you...? ____

Who pays for these pictured items? ____





Combined Household: 4 people

(Kelsey, Unborn and Kelsey's parents)

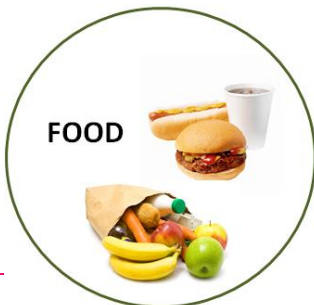


OWN SOURCE INCOME

(going to school full-time)



(cleaning in exchange for housing)

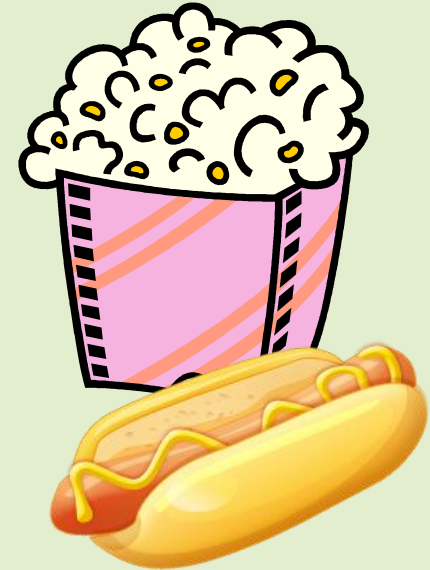


(cleaning in exchange for food)

Questions - Household Size

► Concession Stand Break

- Type in questions - household size
- Short break - to collect questions
- Answer typed in questions first
- Call-in questions will be taken at the end



Q&A:
10 MINUTES

Assessing Income



Determining Income Eligibility

- ▶ To qualify for the WIC Program:
 - ▶ Clients must meet certain income guidelines that are set by USDA
 - ▶ Or qualify through one of the adjunct income eligible programs
 - ▶ Medicaid/Presumptive Medicaid/Kids Connection
 - ▶ ADC
 - ▶ SNAP
 - ▶ 599 CHIP

Nebraska WIC Income Guidelines

Effective May 20, 2013

Family Size	Annual Income	Monthly Income	Twice Monthly Income	Bi-Weekly Income	Weekly Income
1	21,257	1,772	886	818	409
2	28,694	2,392	1,196	1,104	552
3	36,131	3,011	1,506	1,390	695
4	43,568	3,631	1,816	1,676	838
5	51,005	4,251	2,126	1,962	981
6	58,442	4,871	2,436	2,248	1,124
7	65,879	5,490	2,745	2,534	1,267
8	73,316	6,110	3,055	2,820	1,410
9	80,753	6,730	3,365	3,107	1,554
10	88,190	7,350	3,675	3,394	1,698

Important Income Terms to Know

- ▶ **Gross Income:** The amount received for working before any taxes, insurance or other deduction are taken out.
 - ▶ This includes overtime and bonuses
- ▶ **Net Income:** The amount left after all deductions are taken out. This is the amount the person takes home.
- ▶ **Current Income:** This is income received in the past 30 days.
- ▶ **Annual Income:** This is the amount received during the entire year.

Determining Gross Income

- ▶ In general, you assess income based on what the family is receiving in the last 30 days
- ▶ Use gross income, including overtime, before deductions for income taxes, employee's social security taxes, insurance premiums, bonds, etc.
- ▶ The amount of a household's gross income shall NOT be reduced for:
 - ▶ financial hardships
 - ▶ medical bills
 - ▶ child support

When to Use - Net Income

- ▶ **Net Income** - is money received from self-employment after expenses are deducted
- ▶ Use **Net Income** when someone is **self-employed**
- ▶ **Examples:** Farmer, Rancher, Crafts, Hobbies, Tupperware, Avon, Truck Driver, Own Business, Babysitting





INCOME ASSESSMENT QUESTIONS

Explaining WIC Income Assessment to Clients:

"In order to qualify for WIC, you must meet WIC income guidelines. USDA requires that we see documentation for ALL sources of income or proof of Medicaid, Kids Connection, SNAP or ADC. This is needed for all people living in your household who receive income."



1. Are you working for someone or are you self-employed?

- If working for someone: How often do you work? Review pay stubs for gross income
- If self-employed: farmer, rancher, babysitter, Avon, Tupperware, Tastefully Simple, Home Decor, Pampered Chef, Candles, Paper route or other similar job
 - o If self-employed, review tax forms or bookkeeping records for net income. If uneven or sporadic, average several months

2. Does anyone living with you work for someone or are they self-employed? (clarify using same bullets above)

3. Do you or anyone living with you receive money from any of the following:

- Social Security or disability / including military disability
 - Pensions or retirement check
 - Unemployment check
 - Workers compensation check
 - Child Support or Alimony Support
 - Inheritance – last 30 days
 - Lottery winnings over \$1500 – last 30 days
- if yes, ask how often and to see documentation

4. Do you or anyone living with you:

- Receive money or financial support from parents, relatives, friends, or any other source on a regular basis
- Use withdrawals from savings or trust accounts to live. Routine substantial withdrawals from a saving's account should be counted as income. Call the State if you are unsure.

5. Do you or anyone living with you:

- Receive money from any other source we have not already discussed
- If yes, refer to procedure manual to determine if it counts as income

If no to all of the above questions, use the Circle Chart



Is zero income logical??

- Lost job (Last 30 days)
- Just moved here
- Living arrangements just changed
- Living on student loans
- In between jobs
- Started new job, but have not been paid yet
- On Family Medical Leave without pay

- ▶ improve integrity of income screening
- ▶ It ensures that all sources of income are considered
- ▶ Demonstrates that we apply the same rules for all applicants



Income Assessment Path

- ▶ Complete for ALL clients
 - ▶ Including adjunct income eligible
 - ▶ Treat all clients the same regardless of whether they receive Medicaid or other assistance programs



Income Assessment Path

1. Are you working for someone or are you self-employed?

If working for someone: how often do you work?

Proof you can take:

- ▶ Paystubs for each job for everyone in the household
 - ▶ Look at the gross income
 - ▶ Look at the pay intervals

What to Look For

Date within the last 30 days

Pay Interval

Earnings Statement

STUB SAMPLES INC. 4891 INGLESIDE DRIVE HUNTINGTON BEACH CA 92649							
EMPLOYEE NO.	EMPLOYEE NAME		SOCIAL SECURITY NO	PERIOD BEG.	PERIOD END	CHECK DATE	
045345	JOHN J. DOE		xxx-xx-9898	01/18/2011	02/01/2011	02/04/2011	
EARNINGS	HOURS	RATE	CURRENT AMOUNT	WITHHOLDINGS/DEDUCTIONS		CURRENT AMOUNT	YEAR TO DATE
REGULAR PAY	80	\$10/hr	\$800	MED Social Security Federal State Health Insurance		5.00 20.00 40.00 15.00 20.00	350.77 0.00 1126.15 133.85 387.69
CURRENT AMOUNT	CURRENT DEDUCTIONS	NET PAY	YTD EARNINGS	YTD DEDUCTIONS	YTD NET PAY	CHECK NO.	
\$800	\$100	\$700	9230.77	1998.46	7232.31	48974	



Income Assessment Path

If self-employed: farmer, rancher, babysitter, Avon, Tupperware, Tastefully Simple, Home De'Core, Pampered Chef, candles, paper route, or other similar job

Proof you can take:

- ▶ Income Tax Statement
- ▶ Bookkeeping Records
 - ▶ Use Net Income
 - ▶ This type of income may vary sporadically
 - ▶ You may have to average income

Self-Employed

► Tax Return, Line 22

Income	7	Wages, salaries, tips, etc. Attach Form(s) W-2		7		
	8a	Taxable interest. Attach Schedule B if required		8a		
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.	b	Tax-exempt interest. Do not include on line 8a	8b			
	9a	Ordinary dividends. Attach Schedule B if required		9a		
If you did not get a W-2, see instructions.	b	Qualified dividends	9b			
	10	Taxable refunds, credits, or offsets of state and local income taxes		10		
Enclose, but do not attach, any payment. Also, please use Form 1040-V.	11	Alimony received		11		
	12	Business income or (loss). Attach Schedule C or C-EZ		12		
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ► <input type="checkbox"/>		13		
	14	Other gains or (losses). Attach Form 4797		14		
	15a	IRA distributions	15a		b Taxable amount	15b
	16a	Pensions and annuities	16a		b Taxable amount	16b
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17		
	18	Farm income or (loss). Attach Schedule F		18		
	19	Unemployment compensation		19		
	20a	Social security benefits	20a		b Taxable amount	20b
21	Other income. List type and amount		21			
22	Combine the amounts in the far right column for lines 7 through 21. This is your total income ►				22	

Income Assessment Path



2. Does anyone living with you work for someone or are they self-employed?

If working for someone: how often do you work?

Proof you can take:

- ▶ Paystubs for each job for everyone in the household
 - ▶ Look at the gross income
 - ▶ Look at the pay intervals



Income Assessment Path

If self-employed: farmer, rancher, babysitter, Avon, Tupperware, Tastefully Simple, Home De'Core, Pampered Chef, candles, paper route, or other similar job

Proof you can take:

- ▶ Income Tax Statement
- ▶ Bookkeeping Records
 - ▶ Use Net Income
 - ▶ This type of income may vary sporadically
 - ▶ You may have to average income

Income Assessment Path



3. Do you or anyone living with you receive money from any of the following:

Social Security or Disability / including military disability

If yes....

Proof you can take:

- ▶ Award letter
- ▶ Current bank statement
- ▶ Online bank statement

Income Assessment Path



Pensions, Annuities or Retirement Check

If yes...

Proof you can take:

- ▶ Letter
- ▶ Current Bank Statement

Income Assessment Path



Unemployment

If yes...

Proof you can take:

- ▶ Bank statement
- ▶ Monetary Determination Letter (award letter)
- ▶ Copy of computer screen from the Department of Labor with date & amount deposited

Income Assessment Path



Workers Compensation

If yes...

Proof you can take:

- ▶ Check Stub
- ▶ Bank Statement

Income Assessment Path



Child Support or Alimony

If yes...

Proof you can take:

- ▶ Current bank statement showing deposit
- ▶ Divorce decree
- ▶ Silver ReliaCard (call for date and amount of deposit)
- ▶ ReliaCard Statement (printed or on-line)

Income Assessment Path



Inheritance

- Only count if was received in the last 30 days
- Call the State if over \$15,000

Lottery Winning

- Only count if they win \$1,500 or more (in last 30 days)
- Call the State if over \$15,000



If yes...

Proof you can take:

- ▶ Bank Statement
- ▶ Statement from Probate/Estate Settlement (Inheritance)



Income Assessment Path

**4. Do you or anyone living with you ..
receive money or financial support from parents,
relatives, friends on a regular basis?**

If yes...

Proof you can take:

- ▶ A letter signed and dated by the person providing financial support stating the amount and how often
- ▶ Copy of the check
- ▶ Bank statement showing deposits



Income Assessment Path

Routine substantial withdrawals from a savings account should be counted as income

Include routine scheduled payments

Ex: money from parents, interest payments

If yes...

Proof you can take:

- ▶ Current bank statement showing withdrawals

Income Assessment Path



5. Do you or anyone else living with you receive money from any other source we have not already discussed?

- ▶ Remember, at this point to count the amount of ADC if they mentioned it to you before





What if ...


by the end of the income assessment, they are not receiving ADC and have not answered YES to any of the income questions?

Using Circle Chart:

Clarify - how/who is paying for items on the chart?



The diagram consists of two large circles. The left circle is labeled 'Housing' and contains an illustration of a house made of US dollar bills, with a lightbulb and a dollar bill below it. The right circle is labeled 'FOOD' and contains an illustration of a burger, fries, and a cup of food. An arrow points from the 'Housing' circle to the 'FOOD' circle.



**Source of
Income?**

A graphic illustration featuring a house silhouette filled with US dollar bills. To the right of the house is a lightbulb, and its base is also composed of US dollar bills. The entire graphic is set against a white background with faint, curved gold lines on the left and right sides.

A collage of fast-food items including a hot dog, a burger, a cup of coffee, and a bag of fruit. The word "FOOD" is partially visible on the left.

A young child with dark skin and curly hair is crawling on a white surface. The child is looking directly at the camera with a neutral expression. The background is plain white.

Zero Income

Is zero income logical??

- ▶ - Lost job (Last 30 days)
- ▶ - Just moved here
- ▶ - Living arrangements just changed
- ▶ - Living on student loans
- ▶ - In between jobs
- ▶ - Started new job, but have not been paid yet
- ▶ - On Family Medical Leave without pay

Zero Income

INCOME							
Proof Seen	MC	Pay Stub	SS/SSI	Tax Form	Child Supp	Income Ltr	Other (list)
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> Zero:	<i>Just moved. No job yet.</i>						

CREDITS

- ▶ Several Images provided – [photos.com](https://www.photos.com)